



HardinCSB.com
JULY/AUGUST 2021



According to...

JIM

The annual meeting of the Hardin County Savings Bank took place on May 28, 2021. Re-elected as bank directors were Jim Brown, Martin Brown, Drew Lewis, Donna Lawler, Cornelia Throssel, Maurice Hyde, Larry Wolf, David Vander Wilt, Steve Gehrke and Maggie Vander Wilt. Several promotions were announced during the meeting and are highlighted in the *Working for You* section of this newsletter.

Our bank continues to be a locally owned community bank serving Hardin, Marshall, Grundy and other central Iowa Counties. The capital of the bank remains strong, totaling \$21,500,000 which meets the regulatory requirements of "well capitalized." Total assets are \$269,000,000. **Hardin County Savings Bank is the 7th oldest bank in the state of Iowa having served our communities for 153 years.** With locations in Eldora and Union, the Hardin County Savings Bank remains committed to the excellent service you have come to expect.



DID YOU KNOW?

There's a new scam in town! The Hardin County Sheriff called to let us know that a new scam has been circulating and unfortunately, a few folks have fallen victim. We know how hard our customers work toward their retirement and are so sad to hear



SCAM ALERT

about these scams that target our retired population. The new scam is very similar to the grandparent scam but has a new twist. A caller identifies themselves as an attorney representing their grandchild. They tell the victim their grandchild has had a gag order placed on them and can't communicate with family. The "attorney" then tells them that law enforcement has instructed them to get cash for bail money and tell the bank they are doing a home improvement project. Once they get the cash, a courier is sent to their house to pick up the money. Of course, the courier is not legitimate and is part of the scam. **Anytime you receive a phone call with urgency to act and get cash for any purpose, you can safely assume it is a scam.** Talk to a family member or a trusted friend and tell them about the call. They can help you determine the legitimacy and help you protect your hard earned money.

Giving Back

Hubbard Swimming Pool fundraiser.

The Hardin County Savings Bank kicked off the fundraising for the Hubbard Swimming pool by committing \$10,000 in matching funds. It didn't take long for the committee to find not one but five entities to match our \$10,000 gift! Congratulations to the committee on a great start to their fundraising goal!



Pictured are Dave and Maggie Vander Wilt from HCSB with committee members: Tracey Rieks, Jay Held, Sommer Faris and Audrey Rieks

Hen and Chicks Studio - HEIDI KAISAND



Hen and Chicks Studio is celebrating their BIG 10 year anniversary this year. Owner Heidi Kaisand is passionate about providing products and services that will help quilters and scrap bookers of all skill levels succeed. Heidi exclaims "There's not a part that I don't love about it. Every aspect, like helping people be creative and make memories. This is a business to make people happy." She continues, "We are here to help any quilter who is wanting to make a quilt product-thread, fabrics all the tools and the inspiration." **Hen and Chicks has been featured in nationally known magazines including *Better Homes & Gardens Quilt Sampler* and *Where Women Create*.** Heidi has also been featured on the Iowa News channel.

Heidi's Iowa roots run deep as her husband Jeff farms and works for the Veterinarian Department of Agriculture for the State of Iowa. They have three children: Henry will be a senior, and twins Goldie and Virginia are freshmen. Their daughters are very involved with helping run the store.

Hen & Chicks Studio, located in Conrad, is a premier destination for quilting and scrap booking inspiration. You'll find a delightful selection of designer fabrics, notions, and paper crafting supplies. Drop by their fully equipped retreat center to experience friendly, personalized service, contagious enthusiasm, and ongoing support throughout your creative journey! HenandChicksStudio.com is also active on social media. View her wide range of fun classes, clubs and current



promotions on the website HenandChicksStudio.com. Heidi invites you to join her for their *Come Create with Me* retreats for quilters and scrapbookers.

HCSB was instrumental in assisting and supporting Hen and Chicks Studio in refinancing and maintaining sustainability throughout the uncertainty of the pandemic. Heidi explains "We have been fortunate to work with Darrell and Donna and now Janell and Jeff in the Union loan department. We greatly appreciate their hand in helping our business succeed. This was especially pivotal when COVID hit. We have those relationships because we are local."

Hen and Chicks: 641 366-3336
HenandChicksStudio.com

Business Hours:
Monday- Friday 10 am-5 pm,
Saturday 10 am-3 pm



Sparkling Reflections Photography - NATASHA PHILLIPS



"I made some of the BEST decisions of my life in college," Natasha exclaims! The first decision started with a gift. Photography had always been an interest to Natasha Phillips, but took off after being gifted a "sparkling" DSLR camera as a graduation gift. Sparkling Reflections Photography business opened in 2011, and Natasha has since been photographing all walks of life from weddings, maternity, newborn, family, senior, and pet portraits- anything and everything. She exclaims "I love it all!" If you want Lifestyle photos and less posing or prefer traditional, Natasha will cater to each individual client. **"Making people feel at ease is what I aim for. I want clients to absolutely LOVE their images. YOUR preference. It's all about YOU."**

College is also where she made the decision to marry her picture-perfect match, John Phillips. They married on April 23rd 2010, which quite incidentally is Natasha's grandparent's 50th wedding anniversary. John had been working at the Eldora State Training School when Natasha moved from Minnesota to be with him and that's where the adventure really began. Soon, they grew to a family of five, with three not so littles anymore: Avrielle, the social butterfly is 7 years old, action Jaxon just turned 6 and Alya is 4 going on 14. Though many roles fill their days, their "foundation is found solid with faith in God and purpose in this imperfect but beautiful life."

Working at HCSB the last 11 years has given Natasha an opportunity to get to know the community quite well. Natasha explains "I've met so many people through HCSB which has opened the door to many opportunities to photograph their loved ones and create lifelong friendships. In many ways, this community and HCSB has become like family to me."

641.691.8890 - SparklingReflectionsPhotography.com - Natasha.N.P@outlook.com

Highlights and Happenings

July 3 & 5 – Bank Closed for Independence Day Weekend

July 4 – Happy Independence Day!

July 7 – 6:00 pm Hardin County Fair Parade

July 8 & 9 – HCSB BINGO at the Fair in the Community Building 5:30 – 6:30 pm

July 10 – The Motorbank will be open 9:00 am to noon every Saturday and the Eldora main bank will be closed on Saturdays going forward.

July 16, 17 & 18 – Iowa's Ride Eldora!

July 24 – HCSB BINGO at the Hardin County Farm Museum 10 – 11:00 am

August 7 – Union Tar Heel Days Parade 11:00 am

August 7 – HCSB BINGO at Union Tar Heel Days 2 – 3:00 pm

Working for You

HCSB recently announced the following promotions:

Krista Weber to Vice-President. Krista has been with HCSB for 11 years. She is the executive secretary, manages human resources and is secretary to the board.

Sandy Williams to Vice-President. Sandy began her career in 2011. She is a key player in the loan department overseeing loan processing, loan administration and customer service.

Ben DeVilder to Vice-President. Ben has been with HCSB for 5 years. He is a veteran consumer and real estate lender.

Kim Lindsey to Vice-President. Kim began her career at HCSB in 2019.

She is an experienced BSA/Compliance officer, assists with IT and is a Certified Regulator in Compliance.

Maggie VanderWilt to Assistant Vice-President. Maggie began her career in 2001 and now handles public relations, assists with marketing and is on the board of directors.

Audrey DeVilder to Assistant Cashier. Audrey has been with HCSB for 5 years. She is the lead data processor and an expert for online banking, debit cards, and deposit products.

Shelby Eisentrager to Assistant Vice-President. Shelby has been working at HCSB for 18 months. She is a knowledgeable Ag, commercial and real estate lender and is our PPP loan expert.



Left to right front row: Sandy Williams, Shelby Eisentrager, Kim Lindsey, Ben DeVilder, Krista Weber, Maggie VanderWilt, and Audrey DeVilder.

1202 Edgington Ave · PO Box 311
 Eldora, IA 50627

Temp-Return Service Requested



And the winner is...

Congratulations to our LiNK birthday lunch winners: Larry Reed, Janelle Guiles, Arvin Haywood and Eugene Kies.

Each month two member's names are drawn from that month's birthday list.

Puzzle Winner! Dixie Feters is the puzzle winner for the June/July newsletter and received a \$20 gift card. Thank you to all who submitted puzzle entries! Be sure to return your completed puzzle in this issue. Be sure to return your completed puzzle in this issue to an HCSB location by **Friday, August 6th**. You may be the next winner of a gift card!



NATASHA Phillips
 The LiNK Club Director
 641-939-3407
 natasha@hardincsb.com

Locations and Hours

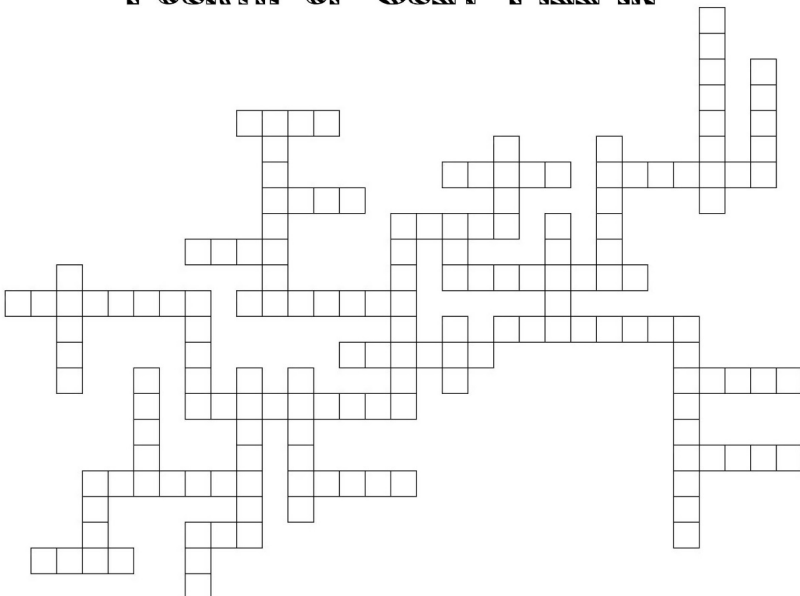
MAIN BANK
 1202 Edgington Ave
 PO Box 311
 Eldora, IA 50627
 641-939-3407
 M-F 8:30 am – 4:00 pm

MOTORBANK
 1414 Edgington Ave
 Eldora, IA 50627
 641-939-5561
 M-Th 9:00 am – 4:00 pm
 Friday 9:00 am – 5:30 pm
 Saturday 9:00 am – 12:00 pm

UNION
 415 Center St
 PO Box 402
 Union, IA 50627
 641-486-5331
 M-Th 8:30 am – 3:30 pm
 Friday 8:30 am – 4:00 pm

Like us on Facebook to Stay Connected! If you're not one of the **1,177 followers** on our Hardin County Savings Bank Facebook page, you are missing out on lots of information including upcoming events and other fun stuff! It's easy, all you need to do is go to [Facebook.com/hardincountysavingsbank](https://www.facebook.com/hardincountysavingsbank) and click the "Like" button at the top of the page to get LiNKed to the Hardin County Savings Bank.

FOURTH OF JULY FILL-IN



BRAIN BOOSTER

Return puzzle by Friday, August 6th

3 letter words

Air
 Red say
 See

4 letter words

Flag Land
 Free Star
 Home Wave

5 letter words

Bombs Glare
 Brave Light
 Broad Night
 Early Proof
 Fight Stars

6 letter words

Proudly
 Rockets
 Stripes
 Watched

8 letter words

Bursting Ramparts
 Gleaming Spangled
 Perilous Twilight

9 Letter Words

Gallantly
 Streaming